

“Providing Insurance through CHIP”

Additional Public Comments received after February 7th Meeting

- The option of the State doing the insurance administration (TPA) duties in-house..... I would encourage the State not to try to pull TPA duties in-house. The right \$ investment in the right data system run by the right experienced people are three home runs that are very hard to hit. All those components, and more, are essential to do perfectly for success; concern is that the State should not try to take on those critical components. This public program is too critical to chance breakdowns.
- The option of the State choosing an outside TPA for those critical functions in A. above..... This could be a viable option. However, I strongly feel the State, if it wants to absorb the insurance risk, should establish a Board, not just an advisory Board but to be an oversight & decision-making Board as to all insurance functions of the Plan. A publicly funded Plan such as CHIP will have best success and support by the Legislature, Governor, advocacy groups, providers and the general public if those stakeholders are part of such a Board. The Board must also engage the professional services of others for key disciplines such as 1.benefits design, 2.underwriting, 3.actuarial work and 4. annual reporting.
- Another relevant thought... at our Cover the Uninsured Week planning meeting today, we expanded the table to include school nurses, HRDC, after school providers, homeschoolers assn, etc-----we want to increase awareness of the open slots, no waiting list, getting more people trained to help families fill out the application----- what several mentioned is that families won't use or have a predisposition to not use a resource if it has the taint of Welfare,, Office of Public Assistance or is sensed to be 'government'.. unfortunate , but true... we certainly wouldn't want CHIP to have this unintended consequence----- if administration of the benefit change it might be good to have a TPL to help perception problems.